

The Claresholm Free Press-Advertiser

VOLUME 13

Claresholm, Alberta, Friday, June 1, 1917

No. 14

Coming to the Rex, Friday and Saturday, June 15th and 16th--NEPTUNE'S DAUGHTER

Men's Cash Store

Men's Rain Coats

In stock. Now is the time to buy one. Call and inspect mine before buying elsewhere.

Received a new line of **BOYS' SUITS** in Pinchback and Norfolk styles, this week. Colors: Gray, Oxford, Brown and Brown Stripe.

When in need of a good, solid, **Leather Shoe** give me a call. I have them in stock.

Carl J. Braren

Just arrived in Stock, a large assortment of

LADIES' GEORGETTE CREPE and CREPE DE CHENE COLLARS

Another lot of those new shades in Shot Silk. Georgette Crepe in all the new shades, all Silk Crepe de Chenes.

When you want the newest goods, we have them.

Wear Gossard CORSETS They Last In Front

M. F. FISHER

NOTICE!

I have enough Flour on hand to carry me till the first of June next, and will continue to sell Bread up to that date at 3 Loaves for 25c. I shall, however, discontinue giving out Bread Tickets on the 19th of May, as on the 1st of June I shall be obliged to raise the price of Bread to 10c. straight.

After May 31st, no Bread will be given in exchange for Tickets.

(Signed) E. G. BARBER.

E. G. BARBER'S BAKERY

BAKER and CONFECTIONER, Shelter St., Claresholm

Rex Theatre Announcements

FRIDAY & SATURDAY, June 1 & 2

"The Mysterious Mrs. M."

Based on Thos. Edgewood's magazine story, adapted and produced by Lou Weber, the world's greatest woman photography producer. Introducing Mary McLaren and Harrison Ford. Mary McLaren was started in "Wanted, a Home," and "Idle Wives."

Monday & Tuesday, June 4 & 5

RED FEATHER PHOTOPLAYS PRESENT

"The Mark of Cain"

A powerful story of Moral Regeneration, written by Stewart Paton, featuring Dorothy Phillips and Lou Chancy, in 6 Acts

Wednesday-Thurs., June 6 & 7

Universal Mixed Programme

Adults, 25c. Children, 15c.

Claresholm's Most Popular House of Entertainment

Another War Veteran Returned

Private Ed Gray was welcomed home on Wednesday night by the town band, the Boy Scouts and a host of citizens. He has spent two years in the service, engaged in transport work and in the trenches, and has been in constant danger. He has received to wounds, and, after having done his share, has received honorable discharge from the service. He spent a few months at his old home in Ireland before coming West.

Departmental Examinations, 1917

The Departmental Examinations for Grades VIII, IX, X, XI and XII will be held this year on June 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, and 26th.

The examinations in the five grades will be conducted at the same centre and under the same presiding examiners. The Department will supply the required foolscap, drawing paper, squared paper and ink, but candidates are advised to provide themselves with rulers, compasses, penholders, etc. Candidates writing on the examinations in drawing should provide themselves with a soft eraser, a good drawing pencil, and if possible, India ink, water color and suitable brush or brushes. For the work in water color a supply of water and convenience for cleaning the brushes should be available.

Candidates who have not already selected one of the above centres should advise the Board at once at which centre they desire to write. The examinations for the First and Second Year Commercial Course will be conducted at Calgary, Edmonton, Lethbridge and Medicine Hat during the same period as the grade examinations. J. T. Ross, Chairman, Examinations Board.

LOCAL NOTES

The following important resolution of the National Executive of the Imperial Order Daughters of the Empire has been brought to be notice of all chapters.

National Executive Resolution

In the present crisis of our Empire, when we are assured by those most competent to know, that world hunger stares us in the face, and that it is absolutely necessary that we help those who are fighting for us by increased production and greater economy at home, the National Executive, at a meeting held on May 10th, 1917, decided to make the following appeal to all members of the order and through them their interest in all women of Canada. It is in no spirit of arrogance, but in the spirit of humble request that we deem it incumbent on the Order to do its utmost to give the light and leading so vitally essential at this crucial period of Canada's welfare. We ask that members pledge themselves to observe two meatless days, and two potatoes days a week, the meatless days to be Wednesday and Friday and also to abstain from the use of wool and young lamb.

We also ask that every member should realize for herself, and impress on others the terrible gravity of the situation, and the imperative need of loyal and immediate co-operation, and acquaint herself with the various aspects scientific, economic, social of this many-sided problem.

On Empire day, owing to the courtesy and generous criticism of Mr. MacNiven, principal of the school, and the teaching staff, the Daughters of the Empire were able to arrange for a programme of patriotic songs and addresses to be held at the school. At 2 p.m. members of the Poothill Chapter, O.D.S. and the older pupils of the school, together with their teachers, assembled in the school hall. The Rev. Mr. Phoebe was in the chair, supported by the Rev. Mr. MacNiven, each of these gentlemen speaking ably and interestingly on the different aspect of Empire.

"Rule Britannia" was sung by the pupils of the school, Mr. MacNiven and Mrs. Stevens, Regent of the Chapter, gave patriotic solos which were enthusiastically received. The end of the proceedings the chapter's beautiful silk Union Jack was unfurled by Charlie Sydnor and R. Mr. Kidd then announced that Mr. MacNiven had solicited and could now present to give Mr. MacNiven their good wishes by saluting him as they had just saluted the flag.

The singing of the National Anthem brought the proceedings to a close.

Death of Mrs. Roy Schram

All of our readers will be sorry to hear of the death of Mrs. Roy Schram, which took place at the General Hospital in Calgary last Saturday. During the last few weeks she has been in Lethbridge and Calgary seeking advice and treatment for some trouble that none of the doctors seemed to be able to diagnose. Last Thursday an unexpected development took place and the patient and husband were summoned to be with her during her last moments. She leaves behind, to mourn her loss a husband and six children, the oldest being only ten years of age.

MRS. MCKINNEY THE CANDIDATE FOR THE NON-PARTISAN LEAGUE

The Non-Partisan League convention which met in Claresholm last Saturday was a very successful one. Many of those present were members of the League, while a still larger number were there out of curiosity. The meeting was called to order by T. Ross, Chairman of the League. Marshall was elected chairman. The speaker of the day was Mr. Ross, who in opening his remarks he attacked the parties and stated that so far as he had been able to learn there was no difference between them, that while their promises had been good their practices had been bad.

The Non-Partisan League which he allowed was a third party, stood for some sort of impartial reform. He said they stood for lower tariffs. He said that they were in trade to the extent of giving assistance, with their child labor and starvation wages, the right to compete with our own work where child labor is prohibited, and work hours. He said that they stood for acquiring the lands resources of the Province. The Liberal government he said was taking these away. Third, they stood for government ownership of banks, elevators, railways, mills and mines. He showed by certain reports the way in which the directorates of the big corporations in Canada were interlocked. While acknowledging that some government owned railways were fairly well run, he said that properly administered on a business basis, they would be of immense profit to the nation.

The first move of the Non-Partisan League, he said, was to move for an investigation of our banking system. Not a single bank director lived in Alberta. The bank managers receive their orders from the East. So far as the poor struggling farmers were concerned the banks were useless. They loan only to those who could get along without their assistance. In the Dominion there were one and a half millions of dollars deposited, and yet only 75 millions of this amount was loaned to the farmers of the great prairie provinces. We want legislation declared the speaker that will enable us to set up small banks with what we call capital. Today no bank can be established without a capital of \$250,000. As proof of the value of small banks he gave the facts and figures relating to Kansas, which were given at the last Non-Partisan meeting, and reported in the local paper.

The speaker objected to the guaranteeing of the bonds of the C. N. R. and indicated that there must have been some graft in the deal involving as it did \$30,000,000.

The government he considered had little credit coming to it for the Labor Act and for Woman's Suffrage. In the case of prohibition they failed to offend the liquor men, so they shifted the responsibility by taking a referendum. In giving the franchise to women they were after votes, so they took the responsibility with a referendum.

Mr. Leady believed that there was ample justification for the existence of the Non-Partisan League. He stated that the time was not far distant when they would be able to do provincial as well as the Federal parliament.

At the close of the address, time was allowed for the signing up of the new members and about 100 were added to the roll and \$125.00 was added to the funds of the organization.

The nomination of the candidate caused considerable discussion. Some wished to endorse the nomination of Mr. T. Ross, who had been selected by the Independent Conservative convention. Mr. Tovell expressed himself as willing to endorse the nomination of the Non-Partisan League but could not consent to join the league simply to secure its support. Mrs. McKinney was then nominated by R. L. Fraser. After considerable discussion Mrs. McKinney was elected to be the candidate and was unanimously endorsed by the convention.

The organization work was then proceeded with and plans made to conduct a vigorous campaign.



WHEN YOU SEE OUR NEW STRAW AND SUMMER HATS THEY WILL PLEASE YOU; YOU WILL FIND THE PRICE LOW FOR THE UP-QUALITY; YOU WILL BUY. COME IN AND JUST SEE OUR SWELL SHIRTS, DANDY TIES, NIFTY SOCKS AND FURNISHINGS OF ALL KINDS. WE WILL SELL YOU THAT SUMMER SUIT YOU NEED ALSO WHEN YOU SLIP INTO ONE OF OURS. IT WILL FIT WELL AND KEEP YOU COOL. WE KEEP UP THE QUALITY; WE KEEP DOWN THE PRICE.

W. D. Annable, Departmental Store

"U.F.A. SUNDAY"

The U.F.A. Sunday was observed in the Methodist Church last Sabbath, and a fairly good audience was present. The address of the afternoon was given by Rev. J. W. Kidd and proved most interesting and instructive. In speaking of the high freight rates and the big profits that were made out of the farmer by the corporations of Eastern Canada, he thought these might be avoided if we could use our own natural resources and make the things we need at home.

Reference was made by Rev. Phoenix to President Wood's letter, and attention was called to some of the outstanding thought contained therein. Mr. Wood, he said, recognized the spiritual and moral side of things.

FOR SALE AT A BARGAIN

Rumley 36-6, 40-h.p. tractor and 26 h.p. Nicholas Sharp's Steam Engine. J. F. WILSON.

Non-Partisan League Meetings

Carnforth, June 1st, - 3 p.m.
Daly Creek, June 1st, - 8 p.m.
Meadow Creek, June 4th, at 7.30 p.m.
Claresholm Opera House, June 5th, 8 p.m.

The Speaker at all of the above Meetings will be **MRS. JAMES MCKINNEY**

The candidate of the Non-Partisan League

Ladies are especially invited to attend these meetings

JUST ARRIVED!

A new shipment of

Men's Summer Underwear Combination and Single Garments

Agents for Art Clothes Ready Made Suits

GIVE US A TRIAL

J. & E. WYLIE

The GROCERS

Near Queen's Hotel.

Phone 44



Claresholm Meat Market

WE GUARANTEE BEST QUALITY

MEATS FULL WEIGHT

Prompt Delivery. Regular shipments

of FRESH FISH from Vancouver

BOND & ANDERSON,

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The Dodge Bros'. Car

Self-starter, Reversible Lamps, Extra Heavy
Fenders, Electricity, Leather Cushions, One
Man Mohair Top, Full Floating Axel.
Springs guaranteed for two years.

C. E. TILLOTSON,

Agent

Claresholm

WALLIS & DECORATIVE PAINTER MacGREGOR AND PAPER-HANGER

KALSOMINING, Etc.

Automobiles and Buggies made
look as good as new

Now resident in Claresholm.

Orders solicited

Neilson's

Chocolates

(The Chocolates that are different)
In beautiful boxes, all sizes.
These Chocolates have no
equals

Leave Your Orders for

CUT FLOWERS

Agent for Tyrrell's Nurseries

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American Restaurant

J. B. BOESE

PROPRIETOR

Hogs! Cattle!

Highest Prices Given

Weekly Shipments

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ADVICE. This will be sent free.

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Scene from "Little Miss Innocence" at the Opera House, Clareholm, on Wednesday, June 6th.

THE CANADIAN BANKING SYSTEM

By F. W. West

Mr. F. W. West, who, as he said, was sent to Graman in the interests of the Non-Partisan League, spent the greater part of his time last Friday evening in a discussion of the Canadian Banking System, with particular reference to the Canadian Bank of Commerce. Mr. West was attempting to show that the system of small local banks, as it exists in the United States, is superior to the branch banking system as we have it in this country. He compared the service given by the local banks in Kansas with that given by the large banks in Alberta. But he forgot that Kansas is a great deal older than Alberta, and that settlers were taking up the land in that state when this country was the happy hunting ground of the Indian. A fairer comparison would have been made, as Mr. V. C. Brown points out in his pamphlet on Rural Banking Credits, from which Mr. West quoted what suited him, between Kansas and Ontario, or Alberta and Montana. An investigation of banking rates, for instance, in Montana and North Dakota would reveal the astounding fact that the farmers at small towns in those two states are paying two per cent more than the farmers in Alberta. Mr. West was silent on the subject of interest rates. The annual rate to farmers in this district is 8 per cent. The United States Comptroller of Currency reported in 1915 that 2,741 National Banks in forty-two states were charging 10 per cent or more on some of their loans; and 1,022 National Banks in twenty-five states were charging all the way from 10 to 18 per cent or more on all of their loans. In Mr. West's own state of Kansas, 31 National Banks were charging 12 per cent on some of their loans. This report does not deal with State Banks which would, no doubt, be charging a higher rate than the National Banks. There is one small local bank in Saskatchewan, The Weyburn Security Bank, with a paid up capital of \$115,000. This bank was started by six wealthy Americans who had large business interests in the Weyburn district, while the general manager has had a wide banking experience in Wisconsin and Dakota. This bank grades its interest rates according to the class of its customers. Some loans are made at 7 per cent, but the majority draw 8 per cent. The customer who gets his money at 8 per cent must be a depositor, and must show promise of becoming a first-class customer later on. The borrower who does not deposit is charged 10 per cent, while the man who cannot pay his account when due, that is, if he must be carried over for another year, is charged 12 per cent for personal loans. The Canadian Bank of Commerce has carried many a farmer over year to year in this district at a 9 per cent rate. It is often asked why the interest rate is higher in the West than in the East. There are two reasons. In the first place, the cost at least two per cent more to do business in the West, and in the second place, especially in the poorer districts, the rate of loss and I may add the actual loss of the banks is much greater. For example, I know of one country branch in the West that has lost more money since it was established than the average farmer owns a section of land in North.

Mr. West seemed to think that \$2,000 expenses for operating a small country branch is excessive, and that \$2,400 was the figure set in Kansas. That is the total cost of operating a small bank in Kansas is less than the salary paid to many managers of small branches in Western Canada, and these managers do not consider themselves overpaid. I wonder what the clerks got down there. That is a point for which Canadian banks are often criticized—the small salaries paid to their clerks. I do not know anything about banking in Kansas, except what Mr. West told me, but I will venture to assert that if \$2,400 covers the total cost of operating a bank in that state, either the managers are inefficient, or they are devoting their time partly to banking and largely to real estate, insurance, etc., which course is not likely to promote good banking.

As Mr. West explained, a small local bank such as they have in Kansas, cannot be established in Canada owing to the fact that a bank must have at least a subscribed capital of \$50,000, of which \$20,000 must be actually paid up before it can begin business. Mr. West thinks these figures are too high, but in view of the history of The Sovereign Bank, The Farmers Bank and The Bank of Vancouver, which he instances as examples of bank failures in Canada, I think the limits are too small. In the case of The Farmers Bank, it was afterwards revealed that they did not have the quarter million actually paid up but that a large part of this amount, which they claimed to have, was borrowed. Should the Bank Act ever be changed so that small banks may be started in Canada, I predict that a great many of the stockholders in these institutions will lose their money, and also some of the depositors. The small bank is apt to serve the interests of a certain clique of the stockholders. There is no favoritism in the Canadian banks. Every application for credit is considered on its merits and the question of whether to lend or not is decided

by the manager or by the head office or by the directors without any personal bias. In giving evidence before the Committee on Banking and Commerce at Ottawa in 1915, J. W. Forgan, President of the First National Bank of Chicago, said that generally the local bank was organized in the United States by local borrowers who wanted to get their funds, and that the bank was controlled by these borrowers. Mr. West of Princeton University, said before the same Committee: "The local bank is not so well able to furnish the necessary credits in his community as is the manager of the branch of a large bank. The local banker, moreover, is likely to favor certain interests of the community, so that the manager of a Canadian bank cannot serve the needs of his customers as well as a man who has always lived in the district, and who has all his interests there. Why not? It would be just as reasonable to say that a school teacher cannot teach the children of any district unless he has grown up there, or that a merchant cannot sell goods in a town unless he was born there. A bank manager is not appointed until after years of training at various banks and in various kinds of work. He is sent to a branch to make a survey of the business and he knows that he cannot build up a business unless he has a vital interest in the affairs of that district, and unless he makes an intimate study of the needs and problems of the people."

Mr. West said that Canadian banks demand an annual clear up of their farmers' loans at threatening times. Mr. Forgan should be up to date. Until recent years that was the custom that I have argued against before. It was changed. Now that Canada has attained the position of being the world's fourth largest producer of wheat, the marketing of the Canadian crop has become an important factor in the world's markets, and it is clear that it would be to the advantage of the Western farmers if they could market their grain gradually instead of throwing it all on the market at once and thus depressing prices. The banks recognize this, and it is now the policy to finance the farmers as far as possible so as to enable them to market their grain by degrees. Mr. West said that the elevators in Graman were filled with wheat this year, and the farmers were forced to sell, and that if they had been able to hold their wheat they would have made a bushel on it. As the politicians have it, I can say without fear of successful contradiction, that not one farmer at Graman was forced to sell his wheat by the banks last fall. I have loaned thousands of dollars since last fall to farmers, many of whom were present at Mr. West's meeting, to enable them to hold their grain, and the rate of interest was not 12 per cent or 10 per cent but

Would the farmers in this district be any better off if instead of being allowed to hold or to threaten sell, only the Canadian banks were allowed to lend on grain in this district? Mr. West says they do in Kansas? If the farmers here could possibly get ahead in the fall, they would not hold over their grain in the stack if they could have a 100 per cent of the value of the grain at 5 per cent per annum.

Mr. West said if I remember correctly, or if he did not say it in so many words he inferred that the Canadian Banks will not lend money to farmers to buy cattle except in the fall. Last fall I sent a circular to all my customers, calling their attention to the fact that I was prepared to make loans to buy cattle and nothing was said about our loans. I thought the proposition of the farmers here, the demand for such loans has not been great, but I have made several loans to buy cattle not in the fall, but two or three only by the customers. And I have made the offer that I have a practically unlimited amount of money to lend to farmers in good standing for the purpose of buying cattle in any number whatever, so long as they can take care of them. I should like to deal fairly with that hardy perennial, of which we hear at every election, the crime of the Canadian banks lending money on Wall Street. I wish Mr. West would explain how a safe system of banking can be carried on without keeping a certain percentage of the liabilities in the shape of liquid assets, that is, assets that can be readily converted into cash. Of course, the actual gold could be carried but that would be wasteful, and since there is no broad market in Canada where stocks can be readily realized on, Canadian banks carry a portion of their reserves in the shape of call loans in New York. This is not done because higher rates are obtainable there, as many people suppose, but simply because it is more profitable and more economic to borrow gold. The average rate realized on call loans in New York is at least 21 per cent, while the rate on commercial loans in Canada ranges from 8 to 10 per cent. Moreover, the Canadian banks have large deposits outside Canada, of which Mr. West made no mention, and at the time of the panic in the United States in November, 1907, the loans outside Canada, including call loans in New York, were sixty-four millions, while the deposits of the Canadian banks in the United States were only twelve millions. That is, at that time the rates on call money were high, the banks were employing in this country three millions of funds belonging to foreign countries, more than the total loans in those countries. As Sir Edmund Walker says: "The Canadian banks in the United States is not to enlarge the profits of the Canadian banks but to enable them to do justice to their customers in time of stress. Such loans are evidence of caution and wisdom in the interests of the Canadian and the security of the subject of prairie by critics of Canadian banks and not of despair."

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